

File No. 164329

Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road
Mt. Laurel, NJ 08054
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FAX Number 856-813-5501
BANK OF AMERICA, N.A.

In Re:

ABEL D. RAMOS

Debtor

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
TRENTON VICINAGE

Chapter 13

Case No. 14-34787 - MBK

Hearing Date: 02/24/2015

The undersigned, Phelan Hallinan Diamond & Jones, PC, attorneys for Secured Creditor, BANK OF AMERICA, N.A., the holder of a Mortgage on debtor residence located at 501 DORI PLACE, STEWARTSVILLE, NJ 08886-3210 hereby objects to the Confirmation of the debtor proposed Chapter 13 Plan on the following grounds:

1. Movant is BANK OF AMERICA, N.A.
2. Debtor, ABEL RAMOS are the owners of the property located at 501 DORI PLACE, STEWARTSVILLE, NJ 08886-3210.
3. The approximate arrears are \$169,105.84. Debtor's Plan fails to cure the delinquency pursuant to 11 U.S.C. §1322(b)(5).
4. Debtor's Plan fails to cure the delinquency pursuant to 11 U.S.C. §1322(b)(5).
5. Debtor's Plan currently provides for payment to Movant in the amount of \$0.00. A copy of the Debtor's Plan is attached hereto as Exhibit "A" and made a part hereof.
6. Movant objects to Debtor's Plan as it relies solely on the possibility of a loan modification that has neither been offered nor approved. Further, Debtor's Plan needs to provide for on-going, post-petition regular monthly mortgage payments to Movant. Confirmation of the Debtor's proposed Plan should be denied. A copy of Debtor's Plan is attached hereto as Exhibit "A" and made a part hereof.

WHEREFORE, BANK OF AMERICA, N.A. respectfully requests that the Confirmation of Debtor's Plan be denied.

/s/ Andrew Spivack
Andrew Spivack, Esq.
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Dated: February 3, 2015

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

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Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
856-813-5500
Attorneys for BANK OF AMERICA, N.A.

In Re:

ABEL D. RAMOS

Case No: 14-34787 - MBK

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Judge: MICHAEL B KAPLAN

CERTIFICATION OF SERVICE

1. I, Lichelle Morris:

☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents BANK OF AMERICA, N.A. in the above captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On February 3, 2015, I sent a copy of the following pleadings and/or documents to the parties listed below:

Objection to Plan

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: February 3, 2015

/s/ *Lichelle Morris*

Lichelle Morris

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
ABEL D. RAMOS 501 DORI PLACE, STEWARTSVILLE, NJ 08886-3210	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
DANIEL V. REMER, Esquire 777 WESTCHESTER AVENUE SUITE 101 WHITE PLAINS, NY 10604	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Albert Russo, Trustee CN4853 Trenton, NJ 08650	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.